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<b>B1</b> (Official Form 1)(04/13	3)				041110116		90 - 0.					
	١	United   No			ruptcy of Illino					Vol	luntary	Petition
Name of Debtor (if individed Butler, David M.	dual, ente	er Last, First,	Middle):				of Joint De ler, Patric	ebtor (Spouse cia N.	e) (Last, First	t, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				(inclu	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):  AKA Patricia N. Holmes							
Last four digits of Soc. Sec (if more than one, state all) xxx-xx-5668 Street Address of Debtor ( 4212 S. King Drive Apt. 3W					plete EIN	Street 421	than one, state -xx-6722	all) Joint Debtor				No./Complete EIN
Chicago, IL				_	ZIP Code		cago, IL					ZIP Code
County of Residence or of Cook	the Princ	ripal Place of	f Business		<u> 60653</u>	Count	•	ence or of the	Principal Pl	ace of Busi	ness:	60653
Mailing Address of Debtor	r (if diffe	ent from stre	eet addres	s):		Mailir	g Address	of Joint Debt	tor (if differe	ent from stre	eet address)	:
				_	ZIP Code							ZIP Code
Location of Dringing LAgge	to of Duo	inaga Dahtan										
Location of Principal Asse (if different from street add												
Type of D  (Form of Organization)					of Business			-	of Bankruj Petition is F			ich
■ Individual (includes Jo See Exhibit D on page 2 o  □ Corporation (includes I  □ Partnership  □ Other (If debtor is not on check this box and state ty	int Debto of this form LLC and the of the ab	LLP)	☐ Sing in 1 : Rail: ☐ Stoce ☐ Com ☐ Clea	Ith Care Bu le Asset Re I U.S.C. § I road kbroker amodity Bro iring Bank	siness eal Estate as 101 (51B)	defined	☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt	er 7 er 9 er 11 er 12	C of Of	hapter 15 P f a Foreign hapter 15 P f a Foreign	etition for I Main Proce	Recognition
Chapter 15 Country of debtor's center of Each country in which a force by, regarding, or against debt	main inter	ding	Tax-Exempt Entity (Check box, if applicable) □ Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).			e) cation ates	defined "incurr	are primarily co d in 11 U.S.C. § red by an indivi onal, family, or	(Checonsumer debts, \$101(8) as idual primarily	y for		ts are primarily ness debts.
	g Fee (Cl	neck one box	;)		I	one box:		-	ter 11 Debt			
■ Full Filing Fee attached □ Filing Fee to be paid in in attach signed application in debtor is unable to pay fee Form 3A. □ Filing Fee waiver requester attach signed application in	for the cou e except in ed (applica	rt's considerati installments.	ion certifyii Rule 1006( 7 individua	ng that the b). See Offic als only). Mu	ial Check a  Check a  Check a  Check a  Check a	Debtor is not if: Debtor's agging less than stall applicable A plan is bein Acceptances	a small busing regate nonco \$2,490,925 (expressions) busing filed with of the plan was a small busing regate nonco		defined in 11 lated debts (exo	U.S.C. § 1010 cluding debts t on 4/01/16	(51D).  s owed to instand every thr	iders or affiliates) ree years thereafter). creditors,
Statistical/Administrative  ☐ Debtor estimates that fi ☐ Debtor estimates that, a there will be no funds a	unds will after any	be available exempt prop	erty is exc	cluded and	administrati		es paid,		THIS	S SPACE IS	FOR COURT	T USE ONLY
1- 50- 1	litors 	200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
\$0 to \$50,001 to \$	3100,001 to 6500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					
\$0 to \$50,001 to \$	3100,001 to 5500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					

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B1 (Official For	m 1)(04/13)	Page 2 01 60	Page 2
Voluntar	y Petition	Name of Debtor(s): Butler, David M.	
(This page mu	st be completed and filed in every case)	Butler, Patricia N.	
	All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than two, attach ad	ditional sheet)
Location Where Filed:	ND IL	Case Number: 08/33532	Date Filed: 12/08/08
Location Where Filed:		Case Number:	Date Filed:
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	n one, attach additional sheet)
Name of Debt - None -	or:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A		whose debts are primarily consumer debts.)
forms 10K a pursuant to S and is reques	pleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)  A is attached and made a part of this petition.	I, the attorney for the petitioner named have informed the petitioner that [he of 12, or 13 of title 11, United States Coo	I in the foregoing petition, declare that I or she] may proceed under chapter 7, 11, de, and have explained the relief available ify that I delivered to the debtor the notice    July 7, 2015     (Date)
	Exh	1 iibit C	
l	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and identifiable	e harm to public health or safety?
		nibit D	
_	leted by every individual debtor. If a joint petition is filed, ea	-	a separate Exhibit D.)
If this is a joi	D completed and signed by the debtor is attached and made intraction:	a part of this petition.	
_	D also completed and signed by the joint debtor is attached a	and made a part of this petition.	
	Information Regardin	_	
_	(Check any ap	-	
-	Debtor has been domiciled or has had a residence, principal days immediately preceding the date of this petition or for	a longer part of such 180 days than in	n any other District.
	There is a bankruptcy case concerning debtor's affiliate, ge		
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	s in the United States but is a defenda-	nt in an action or
	Certification by a Debtor Who Reside (Check all app		rty
	Landlord has a judgment against the debtor for possession		complete the following.)
	(Name of landlord that obtained judgment)	<u> </u>	
	(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment for		
	Debtor has included with this petition the deposit with the after the filing of the petition.	court of any rent that would become	due during the 30-day period
	Debtor certifies that he/she has served the Landlord with the	his certification. (11 U.S.C. § 362(1))	

Page 3 of 60 Document **B1** (Official Form 1)(04/13)

### **Voluntary Petition**

(This page must be completed and filed in every case)

#### Butler, Patricia N. Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ David M. Butler

Signature of Debtor David M. Butler

X /s/ Patricia N. Butler

Signature of Joint Debtor Patricia N. Butler

Telephone Number (If not represented by attorney)

July 7, 2015

Date

#### Signature of Attorney\*

#### X /s/ Brenda Ann Likavec

Signature of Attorney for Debtor(s)

Brenda Ann Likavec 27224-64

Printed Name of Attorney for Debtor(s)

THE SEMRAD LAW FIRM, LLC

Firm Name

20 S. Clark Street

28th Floor

Chicago, IL 60603

Address

Email: rsemrad@semradlaw.com

(312) 913 0625 Fax: (312) 913 0631

Telephone Number

July 7, 2015

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Butler, David M.

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D (Official Form 1, Exhibit D) (12/09)

### United States Bankruptcy Court Northern District of Illinois

In re	David M. Butler Patricia N. Butler		Case No.	
		Debtor(s)	Chapter	13

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ■1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont. Page 2 □4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); □Active military duty in a military combat zone. □5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct. Signature of Debtor: /s/ David M. Butler David M. Butler July 7, 2015 Date:

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B 1D (Official Form 1, Exhibit D) (12/09)

### United States Bankruptcy Court Northern District of Illinois

In re	David M. Butler Patricia N. Butler		Case No.	
		Debtor(s)	Chapter	13

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ■1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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□4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); □Active military duty in a military combat zone. □5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct. Signature of Debtor: /s/ Patricia N. Butler Patricia N. Butler July 7, 2015 Date:

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.

Page 2

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B6 Summary (Official Form 6 - Summary) (12/14)

## **United States Bankruptcy Court Northern District of Illinois**

In re	David M. Butler,		Case No.	
	Patricia N. Butler			
-		Debtors	Chapter	13

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	4	27,275.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		16,064.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		23,124.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		38,881.84	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			6,934.54
J - Current Expenditures of Individual Debtor(s)	Yes	2			4,649.00
Total Number of Sheets of ALL Schedu	ıles	23			
	T	otal Assets	27,275.00		
			Total Liabilities	78,069.84	

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B 6 Summary (Official Form 6 - Summary) (12/14)

## **United States Bankruptcy Court Northern District of Illinois**

In re	David M. Butler,			
-	Patricia N. Butler	Debtors ,	Chapter	13
	STATISTICAL SUMMARY O	F CERTAIN I IARII ITIES ANI	D RELATED DA	TA (28 II S C 8 150)
	you are an individual debtor whose debts are			,

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to

report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability

Amount

a case under chapter 7, 11 or 13, you must report all information requested below.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	23,124.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	10,249.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	33,373.00

#### State the following:

Average Income (from Schedule I, Line 12)	6,934.54
Average Expenses (from Schedule J, Line 22)	4,649.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	10,172.40

#### State the following:

		_
Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		1,631.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	23,124.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		38,881.84
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		40,512.84

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36A	(Official	Form	6A)	(12/07)

In re	David M. Butler,	Case No.
	Patricia N. Butler	

Debtors

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property

Joint, or Community

Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > 0.00 (Total of this page)

 $Total > \hspace{1.5cm} 0.00$ 

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	David M. Butler,	Case No.
	Patricia N. Butler	

Debtors

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Χ			
2.	Checking, savings or other financial	Checki	ng account-Chase	J	2,200.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Checki	ng account at Bank of America	J	25.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Miscell	aneous household goods and furnishings	J	1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	Used o	lothing and shoes	J	600.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies.	Term li	fe through employer	W	0.00
	Name insurance company of each policy and itemize surrender or refund value of each.	No Cas	sh Value		
	refund value of each.	Whole	life through employer	W	7,000.00
		Term li	fe insurance through employer	Н	0.00
		No Cas	sh Value		
			Т)	Sub-Tota otal of this page)	al > 10,825.00

<sup>3</sup> continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	David M. Butler,
	Patricia N. Butler

### Debtors

## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

			(		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10.	Annuities. Itemize and name each issuer.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing	Pension		W	Unknown
	plans. Give particulars.	Pension		Н	Unknown
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	Χ			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
				Sub-Tota	0.00
			(Tot	Sub-10ta (al of this page	al > 0.00

Sheet \_\_1\_\_ of \_\_3\_\_ continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	David M. Butler,
	Patricia N. Butler

Case No.		

### Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Propert	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
claims tax ref debtor	contingent and unliquidated of every nature, including unds, counterclaims of the and rights to setoff claims. stimated value of each.	X			
22. Patents intelled particu	s, copyrights, and other ctual property. Give lars.	X			
	es, franchises, and other l intangibles. Give lars.	X			
contain inform § 101( by ind obtain the del	ner lists or other compilations ning personally identifiable ation (as defined in 11 U.S.C. 41A)) provided to the debtor ividuals in connection with ng a product or service from otor primarily for personal, , or household purposes.	X			
	obiles, trucks, trailers, and rehicles and accessories.	2008 C	hevrolet HHR with over 98000 miles	J	7,175.00
otherv	emeles and accessories.	2008 S	aturn Vue with over 100000 miles	W	9,275.00
26. Boats,	motors, and accessories.	X			
27. Aircra	ft and accessories.	Χ			
28. Office supplie	equipment, furnishings, and es.	X			
	nery, fixtures, equipment, and es used in business.	X			
30. Invent	ory.	Χ			
31. Anima	ls.	Χ			
32. Crops particu	- growing or harvested. Give lars.	X			
33. Farmir implen	ng equipment and ments.	X			
34. Farm s	upplies, chemicals, and feed.	Х			
				Sub-Total (Total of this page)	al > 16,450.00

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	David M. Butler, Patricia N. Butler	Case No
_		Debtors  SCHEDULE B - PERSONAL PROPERTY  (Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
------------------	------------------	--------------------------------------	---	---

35. Other personal property of any kind X not already listed. Itemize.

| Sub-Total > 0.00 (Total of this page) | Total > 27,275.00 Case 15-23301 Doc 1 Filed 07/07/15 Entered 07/07/15 17:51:45 Desc Main Document Page 15 of 60

B6C (Official Form 6C) (4/13)

In re	David M. Butler,	Case No.
	Patricia N. Butler	

Debtors

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)

11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds

\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, Cer Checking account-Chase	tificates of Deposit 735 ILCS 5/12-1001(b)	2,200.00	2,200.00
Checking account on ase	733 IEGS 3/12-1001(b)	2,200.00	2,200.00
Checking account at Bank of America	735 ILCS 5/12-1001(b)	25.00	25.00
<u>Household Goods and Furnishings</u> Miscellaneous household goods and furnishings	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
Wearing Apparel Used clothing and shoes	735 ILCS 5/12-1001(a)	600.00	600.00
Interests in Insurance Policies Whole life through employer	215 ILCS 5/238	7,000.00	7,000.00
Interests in IRA, ERISA, Keogh, or Other Pension or			
Pension	735 ILCS 5/12-1006	0.00	Unknown
Pension	735 ILCS 5/12-1006	0.00	Unknown
Automobiles, Trucks, Trailers, and Other Vehicles 2008 Saturn Vue with over 100000 miles	735 ILCS 5/12-1001(c)	2,017.00	9,275.00

Total: 12,842.00 20,100.00

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B6D (Official Form 6D) (12/07)

In re	David M. Butler,	Case No.
	Potricio N. Butler	

Debtors

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured

guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	CONTINGEN	DHHYD-CA-HZC	ΙEΙ	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxx5803			Opened 8/01/12 Last Active 5/18/15	Т	T			
Caf/Carmax Auto Finance Attn: Bankruptcy Po Box 440609 Kennesaw, GA 30160		J	2008 Chevrolet HHR with over 98000 miles		ט			
Account No. xxxxx0703	╅	╁	Value \$ 7,175.00  Opened 10/01/11 Last Active 4/22/15				8,806.00	1,631.00
Us Bank Po Box 5227 Cincinnati, OH 45201		w	2008 Saturn Vue with over 100000 miles  Value \$ 9,275.00				7,258.00	0.00
Account No.			Value \$					
Account No.			Value \$					
0 continuation sheets attached			Subtotal (Total of this page) 16,064.00 1,631.0					
	Total (Report on Summary of Schedules) 16,064.00 1,631.00							

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B6E (Official Form 6E) (4/13)

In re	David M. Butler,	Case No.	
	Patricia N. Butler		

**Debtors** 

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

 $\square$  Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

#### Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

#### ☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

#### ☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### ☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

#### ☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

### ☐ Deposits by individuals

Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

#### ☐ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

#### ☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

#### ☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (4/13) - Cont.

In re	David M. Butler,	Case No.
	Patricia N. Butler	

Debtors

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

**Domestic Support Obligations** 

							TYPE OF PRIORITY	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGEN	UNLIQUIDA	SPUTE	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY  AMOUNT ENTITLED TO PRIORITY
Account No.				Ť	D A T E D			
Annette Johnson ADDRESS UNKNOWN		J						0.00
A4 N	┞	-		-			0.00	0.00
Account No.  Annette Johnson c/o Illinois Dept of Healthcare PO Box 19405 Springfield, IL 62794		J					0.00	0.00
Account No.		+		+			0.00	0.00
Cheryl Curry 2247 S 14th Ave Broadview, IL		J						0.00
	L						0.00	0.00
Account No. xxxxxxxx0031  Illinois Child Suppo Hfs/Attn: Bankruptcy/Mail Drop: 509-4-42 509 S 6th St. Springfield, IL 62701		Н	Opened 11/01/03 Last Active 6/02/15 Family Support				18,063.00	0.00
Account No. xxxxxxxxx1031	1	$\vdash$	Opened 6/01/93 Last Active 6/02/15	+			10,000.00	10,000.00
Illinois Child Suppo Hfs/Attn: Bankruptcy/Mail Drop: 509-4-42 509 S 6th St. Springfield, IL 62701		н	Family Support				,	0.00
<u> </u>	<u></u>			Subt	ota	 l	5,061.00	5,061.00
Sheet 1 of 1 continuation sheets atta Schedule of Creditors Holding Unsecured Prior				his	pag	ge)	23,124.00	23,124.00
			(Report on Summary of So		`ota lule		23,124.00	23,124.00

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B6F (Official Form 6F) (12/07)

In re	David M. Butler,	Case No.	
	Patricia N. Butler		
_		Debtors	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Capital One Attn: Bankruptcy Po Box 30285		Н						
Account No. xxxxxxxxxxx3221			Opened 8/01/14 Last Active 6/13/15 Credit Card					
Account No. xxxxxxxxxxxx0236  Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130		W	Opened 3/01/12 Last Active 6/22/15 Credit Card					703.00
Account No. xxxxxxxxx5220  Ashro P.O. Box 8951  Madison, WI 53708		J	Charge Account					1,296.91
Allied Cash Advance 4802 Indianapolis Blvd East Chicago, IN 46312		W						500.00
Account No.			Payday Loan		N T	DATED		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H W		LAIM	CONTINGENT	UNLLQULD	D I S P U T E D	AMOUNT OF CLAIM

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B6F (Official Form 6F) (12/07) - Cont.

In re	David M. Butler,	Case No
	Patricia N. Butler	

#### Debtors

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community UNLLQULDATED CODEBTOR CREDITOR'S NAME, ONTINGENT **MAILING ADDRESS** DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE. W CONSIDERATION FOR CLAIM. IF CLAIM AMOUNT OF CLAIM AND ACCOUNT NUMBER J IS SUBJECT TO SETOFF, SO STATE. С (See instructions above.) Opened 7/01/14 Last Active 6/15/15 Account No. xxxxxxxxxxxxx7842 Credit Card Capital One Н Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130 280.00 NOTICE Account No. Carrington Mortgage Serv 1610 E St Andrew PI J Suite B150 Santa Ana, CA 92705 1.00 Opened 9/01/14 Account No. xxxxxxxxxxxxx2914 Collection Attorney Jh Stroger Physician Svcs Central Credit/Penn Cr Н Attn:Bankruptcy Po Box 988 Harrisburg, PA 17108 317.00 Account No. Payday Loan Check Into Cash 5851 S Kedzie Chicago, IL 60629 500.00 Account No. xxxxx8391 Opened 2/01/12 Last Active 5/16/15 Charge Account Comenity Bank/brylnhme W Po Box 182789 Columbus, OH 43218 610.00 Sheet no. \_1\_\_ of \_7\_\_ sheets attached to Schedule of Subtotal 1,708.00 Creditors Holding Unsecured Nonpriority Claims (Total of this page)

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B6F (Official Form 6F) (12/07) - Cont.

In re	David M. Butler,	Case No.
	Patricia N. Butler	

### Debtors

CREDITOR'S NAME,	С	Hu	sband, Wife, Joint, or Community		C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED ANI CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE	IM	ONTINGEN	NL QU L DA	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxx4234			Opened 1/01/12 Last Active 5/11/15		Т	T E		
Comenity Bank/Dress Barn Attention: Bankruptcy P.O. Box 182686 Columbus, OH 43218		w	Charge Account			D		785.00
Account No. xxxxxxxxxx4919	1		Opened 1/01/13 Last Active 6/07/15					
Comenitycapital/dvdsbr 995 W 122nd Ave Westminster, CO 80234		W	Charge Account					
								860.00
Account No. xxxxxxxxxxxxx5972  Credit One Bank Po Box 98873 Las Vegas, NV 89193		Н	Opened 1/01/14 Last Active 5/20/15 Credit Card					756.00
Account No. xxxxxxxxx5920	t		Opened 10/01/13 Last Active 5/11/15				H	
Dsnb Macys 9111 Duke Blvd Mason, OH 45040		J	Charge Account					477.00
Account No. xxxxxxxxxxx9667	╁		Opened 8/01/14 Last Active 5/27/15			H	$\vdash$	
First Premier Bank 3820 N Louise Ave Sioux Falls, SD 57107		Н	Credit Card					770.00
Sheet no. 2 of 7 sheets attached to Schedule of			<u> </u>	S	L ub	tota	l ıl	
Creditors Holding Unsecured Nonpriority Claims			(To	tal of th				3,648.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	David M. Butler,	Case No.
	Patricia N. Butler	

### Debtors

	La			1.	1	<u> </u>	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu: H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx3341			Opened 2/01/12 Last Active 6/14/15	٦т	TE		
First Premier Bank 3820 N Louise Ave Sioux Falls, SD 57107		w	Credit Card		D		723.00
Account No. xxxxxxxxxxxx3511	╁		Opened 3/01/13 Last Active 5/12/15				
First Premier Bank 3820 N Louise Ave Sioux Falls, SD 57107	-	w	Credit Card				447.00
	_			1			447.00
Account No. xxxxxxxxxxxx0995  GECRB / HH Gregg Attention: Bankruptcy Po Box 103104 Roswell, GA 30076		w	Opened 3/01/13 Last Active 5/22/15 Charge Account				752.00
Account No. xxxxxxxxxxx8997	┢		Opened 6/01/14 Last Active 5/22/15	+	H		
GECRB/Care Credit Attn: bankruptcy Po Box 103104 Roswell, GA 30076		J	Charge Account				5,284.00
Account No. xxxxxxxxx5630	lacksquare		Charge Account		$\vdash$		
GINNYS INC 1112 7th Avenue PO BOX 2816 Monroe, WI 53566		J					719.14
Sheet no. 3 of 7 sheets attached to Schedule of				Sub			7,925.14
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	

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B6F (Official Form 6F) (12/07) - Cont.

In re	David M. Butler,	Case No.	
	Patricia N. Butler		

### Debtors

	Ic	ш.,	sband, Wife, Joint, or Community		<u>_                                    </u>	ш	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J C H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		ONFINGEN	UNLIQUIDATI		AMOUNT OF CLAIM
Account No. xxxxxxxxx5400			Charge Account		Т	T E D		
Home at Five 1112 7th Avenue Monroe, WI 53566		J				D		188.63
Account No. xxxxxxx06-B2	╁		Charge Account	1	+	1	_	
K. Jordan PO Box 8945 Madison, WI 57308-8945		J						285.38
Account No. xxxxxxxxxxxx1337	╁		Opened 10/01/14 Last Active 5/27/15		+	1		
Mabt/contfin 121 Continental Dr Ste 1 Newark, DE 19713		Н	Credit Card					508.00
Account No. xxxxxxx06-A2	╁		Charge Account	-	+	+		
Massey P.O. Box 8959 Madison, WI 53708		J						275.45
Account No. xxxxxxxxxxxx8178	+		Opened 5/01/15 Last Active 6/17/15	-	$\dashv$	$\dashv$	-	
Merrick Bk Attn: Bankruptcy P.O. Box 9201 Old Bethpage, NY 11804		Н	Credit Card					551.00
Sheet no. 4 of 7 sheets attached to Schedule of		_		Su	bto	otal	$\exists$	4 222
Creditors Holding Unsecured Nonpriority Claims			(Total	of thi	s p	age	e)	1,808.46

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B6F (Official Form 6F) (12/07) - Cont.

In re	David M. Butler,	Case No
	Patricia N. Butler	

GD FD FTOD IS AVAILABLE	С	Hu	sband, Wife, Joint, or Community	To	: L	J D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C C N T I N G E N		S P U T E	AMOUNT OF CLAIM
Account No. xxxxxxxxx5110			Charge Account	Т	I A		
Monroe and Main 1112 7th Ave Monroe, WI 53566		J					2,075.23
Account No. xxxxxxxxx5290			Charge Account		t		
Montgomery Ward PO BOX 2843 Monroe, WI 53566-0843		J					1,868.98
Account No. xxxxxxxxxxxxxxxx1025			Opened 10/01/02 Last Active 4/23/15	$^{+}$	$\dagger$	+	
Navient Po Box 9500 Wilkes Barre, PA 18773		w	Educational				10,249.00
Account No. xxxxxxxxx3933	┢		Opened 7/18/13 Last Active 5/08/15	+	+	+	10,249.00
Peoples Gas Attention: Bankruptcy Department 130 E. Randolph 17th Floor Chicago, IL 60601		w	Agriculture				223.00
Account No.			Payday Loan	+		+	
PLS 4838 S Cicero Ave Chicago, IL 60638		Н					
							1,200.00
Sheet no. <u>5</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total o	Sub f this			15,616.21

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B6F (Official Form 6F) (12/07) - Cont.

In re	David M. Butler,	Case No.
	Patricia N. Butler	

### Debtors

	T <sub>C</sub>	ш	sband, Wife, Joint, or Community		<u></u>	Lii	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	IM	ONTINGEN	UNLIQUIDATED		AMOUNT OF CLAIM
Account No. xxxxxxxxx7068			Opened 6/01/07 Last Active 1/01/12		Т	T E D		
Selene Finance Lp 9990 Richmond Houston, TX 77042		J	Notice Only					1.00
Account No. xxxxxxxxxxxx7012	╁		Opened 11/01/13 Last Active 5/29/15					
Syncb/value City Furni 950 Forrer Blvd Kettering, OH 45420		J	Charge Account					
								622.00
Account No. xxxxxxxxxxx0001  Verizon Wireless PO Box 660108 Pineville, AR 72566		J	Phone					
								1,523.12
Account No. xxxxxxxxxxx1806  Webbank/fingerhut 6250 Ridgewood Rd Saint Cloud, MN 56303		Н	Opened 2/01/14 Last Active 5/19/15 Charge Account					1,576.00
Account No. xxxxxxxxxxxx5527	+	$\vdash$	Opened 1/01/13 Last Active 6/21/15			$\vdash$		1,515.00
Webbank/fingerhut 6250 Ridgewood Rd Saint Cloud, MN 56303		W	Charge Account					1,307.00
Sheet no. 6 of 7 sheets attached to Schedule of	 f			2	l lub	tota	1	.,
Creditors Holding Unsecured Nonpriority Claims			(To	tal of th				5,029.12

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B6F (Official Form 6F) (12/07) - Cont.

In re	David M. Butler,	Case No.
	Patricia N. Butler	

### Debtors

	С	Ни	sband, Wife, Joint, or Community	C	ш	Гп	1	
CREDITOR'S NAME, MAILING ADDRESS	CODEBTOR	Н	·	CONTINGENT	Ň	DISPUT		
INCLUDING ZIP CODE.	E B	W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	I,	Q	P U		AMOUNT OF CLAIM
AND ACCOUNT NUMBER (See instructions above.)	O R	C	IS SUBJECT TO SETOFF, SO STATE.	G				AMOUNT OF CLAIM
Account No. xxxxxx1935	╫	┝	Opened 11/01/13 Last Active 5/11/15	Ā	DATED	ľ	$\vdash$	
Account IVO. AAAAAA 1900	ł		Charge Account		E			
Weisfield Jewelers/Sterling Jewelers Inc						Γ		
Attn: Bankruptcy		Н						
Po Box 1799 Akron, OH 44309								
AKION, OH 44309								146.00
Account No.				-		H	+	
Account No.	ł							
Account No.	H					H	+	
	l							
Account No.	┢			$\vdash$		H	+	
Account No.	$\vdash$	$\vdash$		+	$\vdash$	$\vdash$	+	
	1							
Chart no. 7 of 7 shoots attached to California	<u> </u>	<u> </u>		Sub	tot-	1	+	
Sheet no7 _ of _7 _ sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			: (Total of t					146.00
Creators froming offsecured fromphority Claims			(Total of t				$\vdash$	
			(Report on Summary of So		lota Inle			38,881.84
			(Report on Building of Be	,,,,,	. 41	10)		

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B6G (Official Form 6G) (12/07)

In re	David M. Butler,	Case No.
	Patricia N. Butler	

Debtors

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Jennings Realty 284 E 148th St. Harvey, IL 60426 Residential lease. Debtors are tenants

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B6H (Official Form 6H) (12/07)

In re	David M. Butler,	Case No.
	Patricia N. Butler	

Debtors

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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Fill in this information	to identify your case:	
Debtor 1	David M. Butler	
Debtor 2 (Spouse, if filing)	Patricia N. Butler	_
United States Bankru	ptcy Court for the: NORTHERN DISTRICT OF ILLINOIS	_
Case number (If known)		Check if this is:  An amended filing  A supplement showing post-petition chapter
Official Form	n B 6l Vour Incomo	13 income as of the following date:  MM / DD/ YYYY

### ocnequie i: Your income

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

Fill in your employment information.		Debtor 1	Debtor 2 or non-filing spouse	
If you have more than one job, attach a separate page with information about additional employers.	Employment status	<b>■</b> Employed	<b>■</b> Employed	
	Employment status	☐Not employed	■Not employed	
	Occupation	Security	Sargent	
Include part-time, seasonal, or self-employed work.	Employer's name	Chicago Board of Education	City of Chicago	
Occupation may include student or homemaker, if it applies.	Employer's address	125 S. Clark Chicago, IL 60603	5221 W 55th St Chicago, IL 60638	

#### **Give Details About Monthly Income**

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

For Debtor 1 For Debtor 2 or non-filing spouse List monthly gross wages, salary, and commissions (before all payroll 3.504.63 6,976.67 deductions). If not paid monthly, calculate what the monthly wage would be. Estimate and list monthly overtime pay. 3 0.00 0.00 Calculate gross Income. Add line 2 + line 3. 3,504.63 6,976.67

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David M. Butler Debtor 1 Patricia N. Butler Debtor 2 Case number (if known) For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here 3.504.63 6.976.67 List all payroll deductions: Tax, Medicare, and Social Security deductions 5a. 5a. 635.81 1,348.12 5b. Mandatory contributions for retirement plans 5b. 84.28 627.90 Voluntary contributions for retirement plans 5c. 5c. \$ 0.00 \$ 0.00 5d. Required repayments of retirement fund loans 5d. 0.00 0.00 5e. Insurance 5e. 0.00 138.52 5f. **Domestic support obligations** 5f. 364.33 0.00 5g. **Union dues** 5g. 62.86 39.00 Other deductions. Specify: Life 5h.+ \$ 0.00 \$ 30.77 \$ Univ Life 0.00 173.31 LTD 0.00 41.86 Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. 6. 6. 1,147.28 2,399.48 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$ \$ 2,357.35 4,577.19 List all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8a. 0.00 0.00 Interest and dividends 8b. 8b. 0.00 0.00 Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. 0.00 0.00 8d. Unemployment compensation 8d. 0.00 0.00 **Social Security** 8e. 8e. 0.00 0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. 8f. Specify: 0.00 0.00 Pension or retirement income 8g. \$ 8g. 0.00 0.00 Other monthly income. Specify: 8h.+ 8h. 0.00 \$ 0.00 Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. 9. 0.00 0.00 \$ 10. Calculate monthly income. Add line 7 + line 9. 10. 2,357.35 \$ 6,934.54 4,577.19 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 0.00 Specify: 11. +\$ 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it 6,934.54 12. \$ applies Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? No. Yes. Explain:

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Fill in	this informa	ation to identify y	our case:					
Debtoi		David M. But				Che	eck if this is:	
		Bavia IVI. Bat	101				An amended filing	
	Patricia N. Butler pouse, if filing)					A supplement shown 13 expenses as of	ving post-petition chapte the following date:	
United	States Bankı	ruptcy Court for the	: NORT	HERN DISTRICT OF ILLIN	IOIS		MM / DD / YYYY	
Case r	number wn)						A separate filing fo 2 maintains a sepa	r Debtor 2 because Deb rate household
Off	icial Fo	orm B 6J						
ScI	hedule	J: Your	Expe	nses				12
infor	mation. If mover (if know		eeded, att	e. If two married people a ach another sheet to this on.				
1. I	ls this a joi	nt case?						
I	□No. Go to	line 2.						
I	Yes. <b>Doe</b> s	s Debtor 2 live i	n a separ	ate household?				
	■No □Ye		t file a sep	parate Schedule J.				
2. <b>I</b>	Do you hav	e dependents?	□No					
	Do not list D and Debtor :		■Yes.	Fill out this information for each dependent	Dependent's relationsh Debtor 1 or Debtor 2	nip to	Dependent's age	Does dependent live with you?
	Do not state dependents				Child		17	□No ■Yaa
,	dependents	names.			Offilia			■Yes □No
								□Yes
								□No
								□Yes
								□No □Yes
•	expenses o	penses include of people other t d your depende	han _	No Yes	-			
Part 2	Fstim	ate Your Ongoi	ina Month	dy Fynenses				
Estim expe	nate your e	a date after the		ruptcy filing date unless y cy is filed. If this is a sup				
the va		h assistance an		government assistance cluded it on <i>Schedule I</i> :			Your exp	enses
		or home owners		nses for your residence. or lot.	Include first mortgage	4.	\$	750.00
ı	f not includ	ded in line 4:						
4	4a. Real e	estate taxes				4a.	\$	0.00
		erty, homeowner'	s, or rente	r's insurance		4b.	· -	0.00
_	4c. Home	maintenance, re	enair, and	upkeep expenses		4c.	\$	0.00

0.00

0.00

4d. Homeowner's association or condominium dues

5. Additional mortgage payments for your residence, such as home equity loans

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Patricia N. Butler	Case numb	ber (if known)	
ities:			
	6a.	\$	150.00
,	6b.	\$	0.00
	6c.	\$	500.00
		·   ————	0.00
· · · · · · · · · · · · · · · · · · ·			750.00
		\$	0.00
thing, laundry, and dry cleaning		\$	500.00
	10.	· ———	600.00
•	_		200.00
•			
	12.	\$	900.00
	13.	\$	0.00
aritable contributions and religious donations	14.	\$	0.00
urance.			
not include insurance deducted from your pay or included in lines 4 or 20.			
a. Life insurance		*	0.00
b. Health insurance		·	0.00
:. Vehicle insurance	15c.	\$	200.00
	15d.	\$	0.00
ecify:	16.	\$	0.00
, ,		*	0.00
• •		·	0.00
	17c.	\$	0.00
		\$	0.00
	as 10	¢	0.00
	10.		
	40	<b>a</b>	0.00
		In	
			0.00
		·	
			0.00
· · ·		·	0.00
			0.00
		· -	0.00
er: Specify: Business Insurance	21.	+\$	99.00
	22.	\$	4,649.00
, , ,	I <u>I</u>		
	23a.	\$	6,934.54
		·   ————	4,649.00
		·	.,5 10100
	006	¢	2,285.54
The result is your monthly net income.	230.	Φ	2,200.04
example, do you expect to finish paying for your car loan within the year or do you expect you diffication to the terms of your mortgage?			or decrease because of a
	Patricia N. Butler	Inticias: Electricity, heat, natural gas Water, sewer, garbage collection Telephone, cell phone, Internet, satellite, and cable services Other, Specify: Idicare and children's education costs Idicare and children's education on education condominium dues Idicare and property expenses not included in lines 4 or 5 of this form or on Schedule L' Your none (Official Form 6). Idicare and property expenses not included in lines 4 or 5 of this form or on Schedule L' Your and property expenses and included in lines 4 or 5 of this form or on Schedule L' Your and property expenses. Idicare and property expenses and included in lines 4 or 5 of this form or o	Patricia N. Butler   Case number (if known)

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B6 Declaration (Official Form 6 - Declaration). (12/07)

## **United States Bankruptcy Court Northern District of Illinois**

In re	David M. Butler Patricia N. Butler		Case No.	
		Debtor(s)	Chapter	13

### DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of my knowledge, information, and belief.				
Date	July 7, 2015	Signature	/s/ David M. Butler David M. Butler Debtor		
Date	July 7, 2015	Signature	/s/ Patricia N. Butler Patricia N. Butler Joint Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (04/13)

### United States Bankruptcy Court Northern District of Illinois

In re	David M. Butler Patricia N. Butler					Case No.		
	Tatrola W. Battor	Debtor(s)	Chapter	13				

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

#### 1. Income from employment or operation of business

N	one
	_

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT \$41,144.25	SOURCE 2015 YTD: Spouse Wages
\$19,890.09	2015 YTD: Husband Wages
\$69,789.00	2014: Spouse Wages per Taxes
\$69,929.00	2013: Spouse Wages per Taxes
\$36,152.00	2014: Husband Wages per Tax Return
\$31,365.00	2013: Husband Wages per Tax Return

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B7 (Official Form 7) (04/13)

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** 

**SOURCE** 

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS** 

AMOUNT PAID

AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF

**AMOUNT** PAID OR VALUE OF **TRANSFERS** 

AMOUNT STILL

NAME AND ADDRESS OF CREDITOR

PAYMENTS/ **TRANSFERS** 

**OWING** 

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL **OWING** 

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF **PROCEEDING**  COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY** 

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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37	(Official	Form	7)	(04/1)	3)

#### 5. Repossessions, foreclosures and returns

None 

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER Carrington Mortgage Serv 1610 E St Andrew PI Suite B150 Santa Ana, CA 92705

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN 01/2015

DESCRIPTION AND VALUE OF **PROPERTY** 8208 S Wabash Ave, Chicago, IL 60619

Wife co-owned property with sister and a Deed in Lieu of Foreclosure was effectuated in 01/2015. There was no equity in the property.

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF

**PROPERTY** 

### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None 

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT. NAME OF PAYER IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

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NAME AND ADDRESS OF PAYEE

Robert J. Semrad & Associates, LLC 20 S. Clark Street 28th Floor Chicago, IL 60603 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 07/07/15 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$1,350.00

### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

## 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

## 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

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NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF

GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

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#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

NAME (

Holmes Peacekeepers Service Corp (ITIN)/ COMPLETE EIN ADDRESS

4212 S King Dr #3W Chicago, IL 60653

NATURE OF BUSINESS

Security

BEGINNING AND ENDING DATES 2012- current

No income has been generated from this business in 2015.

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

## 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

### NAME AND ADDRESS

### DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records

**NAME** 

None

ADDRESS

DATES SERVICES RENDERED

■ of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

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NAME AND ADDRESS

DATE ISSUED

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME **ADDRESS** DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year

immediately preceding the commencement of this case.

NAME AND ADDRESS DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the

commencement of this case.

OF RECIPIENT, RELATIONSHIP TO DEBTOR

NAME & ADDRESS

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

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## 25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\* \* \* \* \* \*

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date July 7, 2015	Signature	/s/ David M. Butler David M. Butler Debtor	
Date July 7, 2015	Signature	/s/ Patricia N. Butler Patricia N. Butler Joint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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## United States Bankruptcy Court Northern District of Illinois

In re	David M. Butler Patricia N. Butler		Case No.	
		Debtor(s)	Chapter	13
	DISCLOSURE OF COMP	PENSATION OF ATTOR	RNEY FOR DE	EBTOR(S)
(	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule compensation paid to me within one year before the be rendered on behalf of the debtor(s) in contemplati	filing of the petition in bankruptcy,	or agreed to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept		\$	4,000.00
	Prior to the filing of this statement I have receive			1,350.00
	Balance Due		s	2,650.00
2.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4.	■ I have not agreed to share the above-disclosed co	ompensation with any other person	unless they are mem	bers and associates of my law firm.
	☐ I have agreed to share the above-disclosed comp- copy of the agreement, together with a list of the			
5.	In return for the above-disclosed fee, I have agreed t	to render legal service for all aspect	s of the bankruptcy o	ease, including:
l C	<ul><li>a. Analysis of the debtor's financial situation, and re</li><li>b. Preparation and filing of any petition, schedules,</li><li>c. Representation of the debtor at the meeting of cre</li><li>d. [Other provisions as needed]</li></ul>	statement of affairs and plan which	may be required;	
6. l	By agreement with the debtor(s), the above-disclosed	d fee does not include the following	g service:	
		CERTIFICATION		
	I certify that the foregoing is a complete statement of pankruptcy proceeding.	f any agreement or arrangement for	payment to me for re	epresentation of the debtor(s) in
Dated	d: <u>July 7, 2015</u>	/s/ Brenda Ann Lik Brenda Ann Likave THE SEMRAD LAV 20 S. Clark Street 28th Floor Chicago, IL 60603 (312) 913 0625 F rsemrad@semradl	ec 27224-64 W FIRM, LLC ax: (312) 913 0631	

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

## A. BEFORE THE CASE IS FILED

## THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

## THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

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- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

## B. AFTER THE CASE IS FILED

## THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

## THE ATTORNEY AGREES TO:

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.

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- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

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## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

## D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

Client understands taht any funds that client is rendering to Robert J Semrad & Associates, LLC as part of the advance payment retainer shall immediately become the property of Robert J. Semrad & Associates, LLC in exchange for a commitment by Robert J. Semrad, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by Robert J Semrad & Associates, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, Robert J. Semrad & Associates, LLC does not represent clients under such a security retainer because the preparation of a

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bankruptcy cases requires many disparate tasks and functions for the attorney amd support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of Robert J. Semrad & Associates, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.

- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- The retainer is a flat fee for the services to be rendered during the chapter 13 case and (c) will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- Any portion of the retainer that is not earned or required for expenses will be refunded to (d) the client; and
- The attorney is unwilling to represent the debtor without receiving an advanced payment (e) retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

#### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney, If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

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## F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$ 310.00
- 3. Before signing this agreement, the attorney has received, \$ 1350.00 toward the flat fee, leaving a balance due of \$ 2650.00 ; and \$ 75.00 for expenses, leaving a balance due for the filing fee of \$ 310.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

or the Debtor(s)

Date: 7/7/15

Signed:

Do not sign this agreement if the amounts are blank.

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/15)

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The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

## A. BEFORE THE CASE IS FILED

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- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

## THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

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- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
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- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

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- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

## THE ATTORNEY AGREES TO:

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.

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- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

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## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

## D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

Client understands taht any funds that client is rendering to Robert J Semrad & Associates, LLC as part of the advance payment retainer shall immediately become the property of Robert J. Semrad & Associates, LLC in exchange for a commitment by Robert J. Semrad, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by Robert J Semrad & Associates, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, Robert J. Semrad & Associates, LLC does not represent clients under such a security retainer because the preparation of a

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bankruptcy cases requires many disparate tasks and functions for the attorney amd support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of Robert J. Semrad & Associates, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.

- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- The retainer is a flat fee for the services to be rendered during the chapter 13 case and (c) will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- Any portion of the retainer that is not earned or required for expenses will be refunded to (d) the client; and
- The attorney is unwilling to represent the debtor without receiving an advanced payment (e) retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

#### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney, If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

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## F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$ 310.00
- 3. Before signing this agreement, the attorney has received, \$ 1350.00 toward the flat fee, leaving a balance due of \$ 2650.00 ; and \$ 75.00 for expenses, leaving a balance due for the filing fee of \$ 310.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

or the Debtor(s)

Date: 7/7/15

Signed:

Do not sign this agreement if the amounts are blank.

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

## 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

## Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

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Form B 201A, Notice to Consumer Debtor(s)

Page 2

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

## Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

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B 201B (Form 201B) (12/09)

## **United States Bankruptcy Court** Northern District of Illinois

In re	David M. Butler Patricia N. Butler		Case No.	
		Debtor(s)	Chapter	13
		OF NOTICE TO CONS 42(b) OF THE BANKRU		(S)
Code.	I (We), the debtor(s), affirm that I (we) ha	Certification of Debtor ve received and read the attache	ed notice, as required by	§ 342(b) of the Bankruptcy
	M. Butler a N. Butler	X /s/ David M	1. Butler	July 7, 2015
Printed	d Name(s) of Debtor(s)	Signature of	of Debtor	Date
Case N	No. (if known)	X /s/ Patricia	N. Butler	July 7, 2015
		Signature of	of Joint Debtor (if any)	Date

**Instructions:** Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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## United States Bankruptcy Court Northern District of Illinois

In re	David M. Butler		Case No.	
III IC	Patricia N. Butler	Debtor(s)	Chapter	13
	V	ERIFICATION OF CREDITOR M	<b>IATRIX</b>	
		Number of	f Creditors:	40
	The above-named Debtor(sour) knowledge.	s) hereby verifies that the list of credi	tors is true and	correct to the best of my
Date:	July 7, 2015	/s/ David M. Butler David M. Butler Signature of Debtor		
Date:	July 7, 2015	/s/ Patricia N. Butler Patricia N. Butler Signature of Debtor		

Allied Castasel 15:123301 Doc 1 (Filed 107/07/15 nk Entered 107/07/15 17:51 M45 YS Dest Main Poble in 18:9 Page 59 of 60 1112 7th Avenue Columbus, OH 43218 PO BOX 2816 Monroe, WI 53566

Annette Johnson Comenity Bank/Dress Barn c/o Illinois Dept of Healthcarættention: Bankruptcy PO Box 19405 P.O. Box 182686 Monroe, WI 53566 Springfield, IL 62794 Columbus, OH 43218

Ashro Comenitycapital/dvdsbr Illinois Child Suppo P.O. Box 8951 995 W 122nd Ave Hfs/Attn: Bankruptcy/Maið Madison, WI 53708 Westminster, CO 80234 509 S 6th St. Springfield, IL 62701

Caf/Carmax Auto Finance Credit One Bank Illinois Child Suppo Attn: Bankruptcy Po Box 98873 Hfs/Attn: Bankruptcy/Maið Po Box 440609 Las Vegas, NV 89193 509 S 6th St. Kennesaw, GA 30160

Springfield, IL 62701

Capital One Dsnb Macys K. Jordan
Attn: Bankruptcy 9111 Duke Blvd PO Box 8945
Po Box 30285 Mason, OH 45040 Madison, WI 57308-8945 Salt Lake City, UT 84130

Salt Lake City, UT 84130

Capital One First Premier Bank Mabt/contfin
Attn: Bankruptcy 3820 N Louise Ave 121 Continental Dr Ste 1
Po Box 30285 Sioux Falls, SD 57107 Newark, DE 19713

Capital One First Premier Bank Massey
Attn: Bankruptcy 3820 N Louise Ave P.O. Box 8959
Po Box 30285 Sioux Falls, SD 57107 Madison, WI 53708 Salt Lake City, UT 84130

Carrington Mortgage Serv First Premier Bank Merrick Bk
1610 E St Andrew Pl 3820 N Louise Ave Attn: Bankruptcy
Suite B150 Sioux Falls, SD 57107 P.O. Box 9201
Santa Ana, CA 92705 Old Bethpage, NY 1 Santa Ana, CA 92705

Old Bethpage, NY 11804

Central Credit/Penn Cr GECRB / HH Gregg Monroe and Main Attn:Bankruptcy Attention: Bankruptcy 1112 7th Ave Po Box 988 Po Box 103104 Monroe, WI 53566 Harrisburg, PA 17108 Roswell, GA 30076

Check Into Cash
5851 S Kedzie
Chicago, IL 60629

Chicago, IL 60629

Attn: bankruptcy
Po Box 103104
Roswell, GA 30076

Montgomery Ward PO BOX 2843 Monroe, WI 53566-0843

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Peoples Gas Attention: Bankruptcy Department 130 E. Randolph 17th Floor Chicago, IL 60601

PLS 4838 S Cicero Ave Chicago, IL 60638

Selene Finance Lp 9990 Richmond Houston, TX 77042

Syncb/value City Furni 950 Forrer Blvd Kettering, OH 45420

Us Bank Po Box 5227 Cincinnati, OH 45201

Verizon Wireless PO Box 660108 Pineville, AR 72566

Webbank/fingerhut 6250 Ridgewood Rd Saint Cloud, MN 56303

Webbank/fingerhut 6250 Ridgewood Rd Saint Cloud, MN 56303

Weisfield Jewelers/Sterling Jewelers Inc Attn: Bankruptcy Po Box 1799 Akron, OH 44309